B1 (Offici	al Form 100	se 15-028		c 1	Filed 01/29/15	Entere	ed 01/2	9/15 11:08:26	Desc N	<b>1</b> ain	
		Unit	FED STATES E	BANKRUP	TCY <b>Døgu</b> ment	Page	1 of 9	VOL	INTARY PET	ITION	
Name of	Debtor (if indi	ividual, enter La	ast, First, Mid	dl <b>ø</b> ):		Name of	Joint Debte	or (Spouse) (Last, First,	Middle):		
All Othe	COMON T Names used h		the last 8 year	o <u>c</u>		All Othe	r Names us	ad by the Joint Dabter i	n the last 8 years		_
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
			ual-Taxpayer	l.D. (ITIN	i)/Complete EIN	Last four	digits of S	oc. Sec. or Individual T	asseaver I.D. (I'	TIN)/Complete EIN	-
Census A	than one, state	450	) 7-	Ye				TANKA BANKA DE TANKA			
Sueci Ad	adiess of Deolo	or (No. and Stre	tions	state): مستخدیک	_	Street Ac	idres <b>cipitatio</b> NO	THERWISTRICTSON	ett Linkyland St	tate):	
So Ch	icago	r (No. and stre Lea LZ	- 60	064	/	JAN 🤋 🕱 2015					
County o	of Residence or	of the Principa	l Place of Bus	iness:	ZIP CODE	County c	County of Residence or of the Principal Place of Business				-
	(000	otor (if different				3.4 '5'	<u>IEEE</u>	IEY P. ALLSTEA	DI, CLERI	<b>b</b>	╛
waning .	Address of Dec	nor (11 different	irom street ac	aaress):		Mailing .	Address of .	ops me pricum	(fram street ad	dress):	
					ZIP CODE					ZIP CODE	
Location	of Principal As	ssets of Busines	ss Debtor (if d	afferent fr	om street address above):				6	ZIP CODE	
		ype of Debtor			Nature of	Business	<del></del>		nkruptcy Cod	le Under Which	1
		n of Organization Theck <b>one</b> box.)			(Check one box.)			the Petitio	n is Filed (Cho	eck one box.)	
10.4		es Joint Debtors			Health Care Bus			Chapter 7		pter 15 Petition for	
See	Exhibit D on p	age 2 of this fo	rm.		Single Asset Rea 11 U.S.C. § 101(	n Estate as c 51B)	etined in	☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12	Rece Mair	ognition of a Foreign  1 Proceeding	
_	rporation (inclu tnership	ides LLC and L	LP)		Railroad						
Otł	oer (If debtor is	not one of the		, check	Commodity Brol	cer		Chapter 13		ognition of a Foreign main Proceeding	
this	box and state t	type of entity be	elow.)		Clearing Bank Other					Ţ.	
***************************************		pter 15 Debto			Tax-Exem				Nature of Deb		1
Country of	of debtor's cent	ter of main inter	rests:		(Check box, it	applicable.	)	Debts are primari	(Check <b>one</b> box Iv consumer	c.) ☐ Debts are	
Each con	ntry in which a	foreign process	dina hu-ragar	ding or	Debtor is a tax-ex under title 26 of t			debts, defined in	11 U.S.C.	primarily	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:  under title 26 of the laternal Code (the Internal				Revenue Code). individual primarily for a							
								personal, family, household purpos			
		Filing Fee	(Check one b	oox.)	<u> </u>	Ţ		Chapter 11 I			1
☐ Ful	Filing Fee atta	sched.					tor is a sma	II business debtor as de small business debtor a			
					duals only). Must attach			sman business debtor a	s defined in 11	U.S.C. 9 101(31D).	
					that the debtor is See Official Form 3A.	Check if:		gate noncontingent liqui	dated debts (ex	cluding debts awed to	
					viduals only). Must	insi	ders or affil	ates) are less than \$2,4	90,925 (amouni	subject to adjustment	
	ch signed appli	cation for the c	ourt's conside	ration. So	ce Official Form 3B.	on 4	701/16 ana	every three years there	after).		
						Check all applicable boxes:  A plan is being filed with this petition.					
						☐ Acc	eptances of	the plan were solicited		n one or more classes	
Statistica	l/Administrati	ive Informatio	n	•		j of c	reditors, in	accordance with 11 U.S	.C. § 1126(b).	THIS SPACE IS FOR	1
	Debtor estima	ites that, after a	ny exempt pro	le for dist operty is e	ribution to unsecured cree excluded and administrativ	litors.	paid, there v	vill be no funds availab	le for	COURT USE ONLY	
Fetinato		unsecured cree							UNFERT	ATES BANKRUPTOV	<b>L</b>
									_ NORTH	RN DISTRICT OF ILL	NOR
1-49	50-99	100-199	200-999	1,000- 5,000		),001- 5,000	25,001- 50,000	50,001- 100,000	Over 100,000	A1 _	1.6,16
Estimated	Assets			.,000		-,		100,000	100,000 J/	2 9 2015	
									J <b>EF</b> FREV =	Alle	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000, to \$10		50,000,001 \$100	\$100,000 to \$500	001 \$500,000,001 to \$1 billion	More than	ALLSTEADT, C REP CA	LER
		\$2.00 <sub>1</sub> 000	million	million		illion	million	to at outling	ទ ហោម <b>ទ</b> ា	TEH CA	
Estimated	Liabilities					1					
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,	001 \$10,000,001 \$5	50,000,001	\$100,000	001 \$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		\$100 illion	to \$500 million	to \$1 billion	\$1 billion		

B1 (Official Form 1Case)15-02846	Entered 01/29/15 11:08:26	Desc Main Page 2			
Voluntary Petition					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)  Location Case Number: Date Filed:					
Where Filed: Warthern I line TS Location	Case Number:				
Where Filed:		Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner, or At Name of Debtor:	Case Number:	additional sheet.)  Date Filed:			
District: 1	Relationship:	Judge:			
Northern Illinois		Tauge.			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have					
Exhibit A is attached and made a part of this petition.	informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
		Date)			
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.					
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.					
Information Regarding					
(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
There is a bankruptcy case concerning debtor's affiliate, general parts	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding {in a federal or state court} in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-d	ay period after the filing			
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1)).				

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

In re Armando	Roman	Case No.
Debtor		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.
(T) Y 1 1'

3. I certify that I requested credit counseling services from an approved agency but
was unable to obtain the services during the seven days from the time I made my request, and the
following exigent circumstances merit a temporary waiver of the credit counseling requirement
so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
so I can file my bankruptcy case now. [Summarize exigent circumstances here.] My home is going to Sell Tumorrow and I completed
my Counseling but could not frint Certificate
will dropping off later on.

Page 2

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

	14. I am not required to receive a credit counseling briefing because of: [Check the le statement.] [Must be accompanied by a motion for determination by the court.]
d e	☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental liness or mental deficiency so as to be incapable of realizing and making rational lecisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the xtent of being unable, after reasonable effort, to participate in a credit counseling riefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Armando Romam

Date: 1/29/2015

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	Armando	Roman	)		
			)	Com No	
	Debtor (s)		)	Case No. Chapter	
			)	Chapter (	

#### List of Creditors

Bank Of America PO Box 5170 Simi Valley, CA 93062	170

 ${}_{B\ 201B\ (Form\ 20}\textbf{Gase}_0\textbf{1}5\text{-}02846$ 

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Desc Main

### UNITED STATES BANKRUPTCY COURT

In re Armando Roman  Debtor	Case No
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorned] I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificatio  I (We), the debtor(s), affirm that I (we) have received and Code.  Armando Roman  Printed Name(s) of Debtor(s)	n of the Debtor read the attached police, as required by § 342(b) of the Bankruptcy  X  X  X  X  X  X  X  X  X  X  X  X  X
Case No. (if known)	Signature of Debtor Date  X Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2007/jeing.org/10.2007/j

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from the earnings and is similar to chapter 13. The eligibility requirements are restrictive. Finiting its use to these

future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.